

**ABSTRACT OF THE DISCLOSURE**

Systems and methods for authentication of a user by an identification center are disclosed. A preferred embodiment of the invention includes the transfer over a communication medium of an encryption key to the user and/or the identification center, receipt by the identification center of a password encrypted by the user, simulation by the identification center of the encryption, comparison of the simulated encrypted password(s) with the received encrypted password, and authentication of the user if comparison results are sufficient. In another aspect of the invention, the encryption key is outputted by an identification center terminal and manually inputted into a user terminal.